REPLACEMENT SHEET

Applicant: Joseph C: KAWAN, et al. Docket No. CITI0241

Title: METHOD AND SYSTEM FOR FACILITATING SECURE

CUSTOMER FINANCIAL TRANSACTIONS OVER AN OPEN Filing Date: December 27, 2001 Serial No. 10/034,427 Smartcard Signature Applet (Re)Enter Applet Applet PIN PIN **Smart Card Smart Card** 40 48, 50, 54 52, 46 44 Merchant's Local Time M's Acquirer Routing # Date: Currency: Merchant ID: Merchant Name: Transaction #: Amount: Retrieval Reference # Time: Card Acceptor ID code M's Internet Domain Transaction to Signature Length M's Terminal ID Card Expiration Currency Code Insert Card be signed Plugin Browser PAM Cancel Browser **HTTPS** Digital Signature Request (ECML) Merchant's Local Time Payment Authorization Card Acceptor ID code Retrieval Reference # Merchant's Local Date M's Internet Domain Merchant's Routing # Merchant's Account # Cardholder Initiated Payment Issuer — M's Terminal ID Currency Code Choose Payment Method **Authorization Request** Amount Payment Authorization Acquirer $(\omega$ 70 68 /66 (ECML) ် 62 HTTPS Merchant Server